

Law Office  
MULLOOLY, JEFFREY, ROONEY & FLYNN LLP  
6851 JERICHO TPKE - STE 220  
PO BOX 9036  
SYOSSET, NEW YORK 11791-9036  
Tel 516-656-5300  
Toll Free 888-762-6573

01/13/15

ELAINE S WENDEL

Creditor: Bank of America, N.A. successor-in-interest to FIA Card Services  
Customer: ELAINE S WENDEL  
Balance Owed: \$15,556.91  
MJRF File No.  
Previous Acct#: XXXX-XXXX-XXXX  
Current Acct#: XXXX-XXXX-XXXX

Dear ELAINE S WENDEL

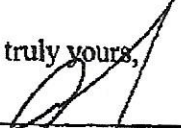
Our law firm has been retained by Bank of America, N.A., successor-in-interest to FIA Card Services (the "Bank"), in connection with the above referenced account. Please be advised the Bank may invoke its right to file a lawsuit against you.

Unless you notify us within thirty days after receipt of this notice that the validity of this debt, or any portion of it, is disputed, we will assume that the debt is valid. If within thirty days of your receipt of this notice you notify us in writing that the debt or any portion thereof is disputed we will obtain a verification of the debt or if the debt is founded upon a judgment, we will obtain a copy of the judgment and we will mail to you a copy of such verification or such judgment. Also, upon your written request within thirty days of the receipt of this notice, we will provide you with the name and address of the original creditor if different from the current creditor.

This communication is from a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Very truly yours,

BY:   
MULLOOLY, JEFFREY, ROONEY & FLYNN LLP  
REFER TO: J.KENNEDY - (516)656-5312